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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 017598

2013 MAR -8 AM 10: 06

MICHAEL B. BROWN
RECORDER

RECORDATION REQUESTED BY:

United Trust Bank
12330 S. Harlem Ave
Palos Heights, IL 60463

WHEN RECORDED MAIL TO:

• United Trust Bank
Attn: Loan Operations
12330 S. Harlem Ave
Palos Heights, IL 60463

SEND TAX NOTICES TO:

Cynthia Drish
8610 Fair Oaks Lane
St. John, IN 46373

Chicago Title Insurance Company

MODIFICATION OF MORTGAGE

THIS MODIFICATION OF MORTGAGE dated February 28, 2013, is made and executed between Cynthia Drish, married to Joseph Drish, whose address is 8610 Fair Oaks Lane, St. John, IN 46373 (referred to below as "Grantor") and United Trust Bank, whose address is 12330 S. Harlem Ave, Palos Heights, IL 60463 (referred to below as "Lender").

MORTGAGE. Lender and Grantor have entered into a Mortgage dated December 20, 2006 (the "Mortgage") which has been recorded in Lake County, State of Indiana, as follows:

A SECOND MORTGAGE DATED DECEMBER 20, 2006 IN THE AMOUNT OF \$970,000.00, RECORDED ON JANUARY 3, 2007 IN LAKE COUNTY IN THE STATE OF INDIANA AS DOCUMENT NO. 2007 000322, ON REAL PROPERTY LOCATED AT 8610 FAIR OAKS LANE, ST. JOHN, IN 46373.

REAL PROPERTY DESCRIPTION. The Mortgage covers the following described real property located in Lake County, State of Indiana:

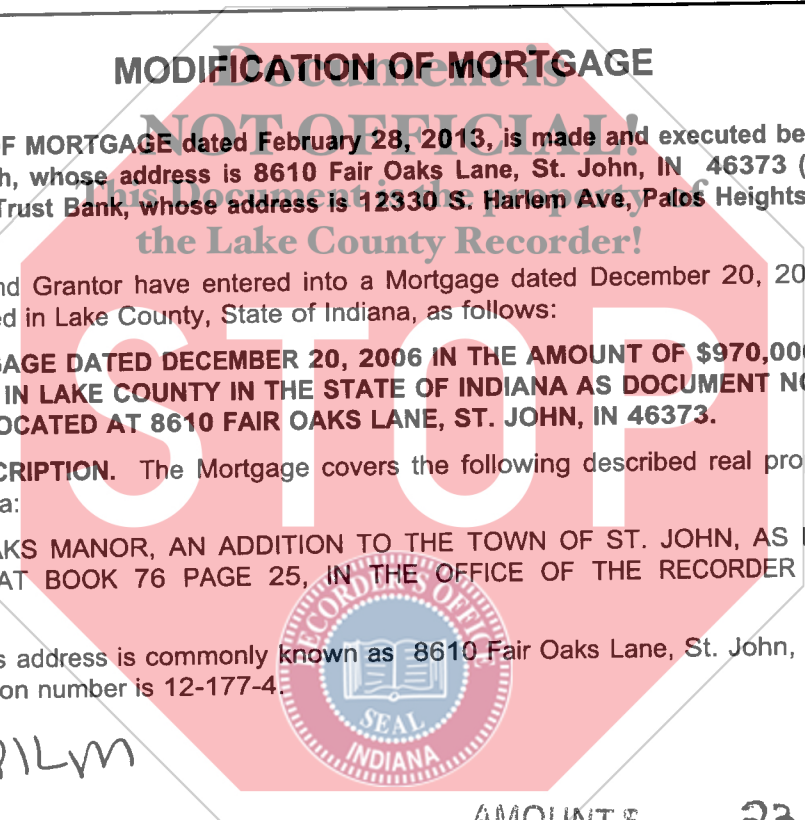
LOT 4 IN FAIR OAKS MANOR, AN ADDITION TO THE TOWN OF ST. JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 76 PAGE 25, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

The Real Property or its address is commonly known as 8610 Fair Oaks Lane, St. John, IN 46373. The Real Property tax identification number is 12-177-4.

6267421LM

AMOUNT \$ 23
CASH CHARGE CT
CHECK#
OVERAGE
COPY
NON-CONF
DEPUTY ad

1 REF



**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 600614

MODIFICATION. Lender and Grantor hereby modify the Mortgage as follows:

RENEW LOAN FOR AN ADDITIONAL 60 MONTHS, EXTENDING MATURITY DATE TO FEBRUARY 28, 2018. REDUCE MORTGAGE FROM \$970,000.00 TO \$354,000.00. REDUCE LINE OF CREDIT AMOUNT FROM \$367,000 TO \$354,000. REDUCE INTEREST RATE FROM 8.25% TO WSJ PRIME + 1 WITH A FLOOR OF 4.5%. ALL OTHER TERMS AND CONDITIONS REMAIN THE SAME.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Mortgage shall remain unchanged and in full force and effect and are legally valid, binding, and enforceable in accordance with their respective terms. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Mortgage as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Mortgage (the "Note"). It is the intention of Lender to retain as liable all parties to the Mortgage and all parties, makers and endorsers to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Mortgage does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.


GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF MORTGAGE AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF MORTGAGE IS DATED FEBRUARY 28, 2013.

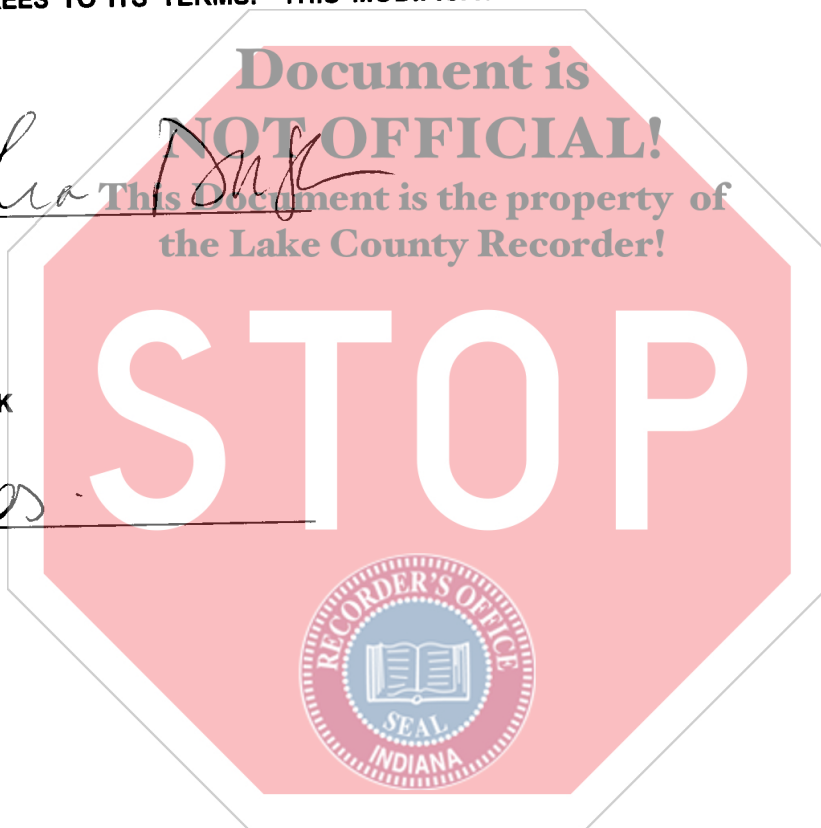
GRANTOR:

x 
Cynthia Drish

LENDER:

UNITED TRUST BANK

x 
Authorized Signer



MODIFICATION OF MORTGAGE
(Continued)

Loan No: 600614

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this day before me, the undersigned Notary Public, personally appeared **Cynthia Drish**, to me known to be the individual described in and who executed the Modification of Mortgage, and acknowledged that he or she signed the Modification as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 28th day of February, 2013.

By [Signature] Residing at 12330 S. Harlem Avenue
Palos Heights IL 60463
Notary Public in and for the State of ILLINOIS My commission expires 03/07/16

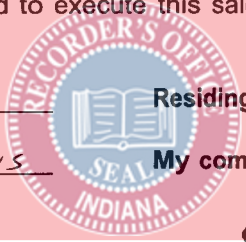
Document is
LENDER ACKNOWLEDGMENT
NOT OFFICIAL
This Document is the property
of the Lake County Recorder!



STATE OF ILLINOIS)
) SS
COUNTY OF COOK)

On this 28th day of February, 2013, before me, the undersigned Notary Public, personally appeared BARBARA SZWANYOS and known to me to be the LOAN OPERATIONS MANAGER, authorized agent for United Trust Bank that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of United Trust Bank, duly authorized by United Trust Bank through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and in fact executed this said instrument on behalf of United Trust Bank.

By [Signature] Residing at 12330 S. Harlem Avenue
Palos Heights IL 60463
Notary Public in and for the State of ILLINOIS My commission expires 03/07/16



I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law (Loan Operations Dept.).

**MODIFICATION OF MORTGAGE
(Continued)**

Loan No: 600614

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This Modification of Mortgage was prepared by: Loan Operations Dept.



RECORDING PAGE

